

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In Re: §  
§  
Leonard R Gargas § Case No. 16-38608  
§  
Debtor §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 12/07/2016 . The undersigned trustee was appointed on 12/07/2016 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 219,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	20,748.98
Bank service fees	1,376.80
Other payments to creditors	91,230.46
Non-estate funds paid to 3 <sup>rd</sup> Parties	33,054.06
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of <sup>1</sup>	\$ 72,589.70

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 08/22/2017 and the deadline for filing governmental claims was 08/22/2017 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 12,547.30 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 12,547.30 , for a total compensation of \$ 12,547.30 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 104.16 , for total expenses of \$ 104.16 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 10/23/2018 By: /s/Cindy M. Johnson, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit A

Case No: 16-38608 PSH Judge: Pamela S. Hollis Trustee Name: Cindy M. Johnson, Trustee  
Case Name: Leonard R Gargas Date Filed (f) or Converted (c): 12/07/2016 (f)  
341(a) Meeting Date: 01/12/2017  
For Period Ending: 10/23/2018 Claims Bar Date: 08/22/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 23742 Plum Valley Drive Crete Il 60417-0000 Will	235,000.00	0.00		0.00	FA
2. 2978 Hawthorne Lane Dyer In 46311-0000 Lake	108,500.00	81,156.73		219,000.00	FA
3. 2005 Chevy Equinox Mileage: 200,000	2,400.00	0.00		0.00	FA
4. 2 Beds, Tv, Sofa, Kitchen Utensils	400.00	0.00		0.00	FA
5. Necessary Wearing Apparel	300.00	0.00		0.00	FA
6. Cash	100.00	0.00		0.00	FA
7. First Savings Bank Of Hegewesch	594.06	0.00		0.00	FA
8. First Savings Bank Of Hegewesch	366.22	0.00		0.00	FA
9. First National Bank Of Illinois Ridge Road In Lansing, Il	135.22	0.00		0.00	FA
10. Nisource Share	200.00	0.00		0.00	FA
11. Columbia Pipeline Group	200.00	0.00		0.00	FA
12. Ira At	0.00	0.00		0.00	FA
13. Estate Of Loretta Gargas. Only Known Asset Is Real Estate Li	0.00	0.00		0.00	FA
14. IRA: Farmer's New World (u)	7,678.00	0.00		0.00	FA
15. IRA: Jackson National (u)	12,774.00	0.00		0.00	FA
16. office equipment: 3 computers, printer, two desks, two offic (u)	1,500.00	0.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	Unknown

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$370,147.50	\$81,156.73	\$219,000.00	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee sold debtor's share of non-homestead real estate per court approval 7/21/17 (doc. 44). Trustee investigated investments and tax refunds and found no value for the estate.

## Exhibit A

RE PROP #	2	--	order authorizing sale entered 7/21/17 (doc. 44)- debtor owned a divided 2/3 interest in the real estate
RE PROP #	7	--	Debtor amended Schedule C 11/16/17 to fully exempt this asset.
RE PROP #	8	--	Debtor amended Schedule C 11/16/17 to fully exempt this asset.
RE PROP #	9	--	Debtor amended Schedule C 11/16/17 to fully exempt this asset.
RE PROP #	10	--	Debtor amended Schedule C 11/16/17 to fully exempt this asset.
RE PROP #	11	--	Debtor amended Schedule C 11/16/17 to fully exempt this asset.
RE PROP #	12	--	same as assets 14 and 15 that were added on amendment to properly list this asset
RE PROP #	13	--	The only asset of this estate was what is listed at asset number 2.

Initial Projected Date of Final Report (TFR): 05/25/2018

Current Projected Date of Final Report (TFR): 05/25/2018

Case 16-38608 Doc 53 Filed 10/26/18 Entered 10/26/18 13:46:35 Desc Main

FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-38608  
Case Name: Leonard R Gargas

Trustee Name: Cindy M. Johnson, Trustee  
Bank Name: BOK Financial  
Account Number/CD#: XXXXXX0462  
Checking

Exhibit B

Taxpayer ID No: XX-XXX8361  
For Period Ending: 10/23/2018

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
08/08/17		Chicago Title Company LLC 142 E. Lincoln Highway Schererville, IN 46375	Sale of Real Property		\$76,575.54		\$76,575.54
			Gross Receipts \$219,000.00				
		Seller Paid Closing Costs	Closing Costs (\$3,000.00)	2500-000			
		County Property Taxes 2017	County property taxes 2017 (\$1,282.62)	2820-000			
		Chicago Title Company Charges	Title Charges (\$1,172.00)	2500-000			
		First Savings Bank of Hegewisch	Payoff of First Mortgage Loan to First Savings Bank of Hegewisch (\$91,230.46)	4110-000			
		Berkshire Hathaway HomeServices Executive	Real Estate Commission-Buyer's Realtor to Berkshire Hathaway HomeServices Executive Realty (\$5,475.00)	3510-000			
		Hallow Homes	Real Estate Commission-Seller's Realtor to Hallow Homes (\$5,475.00)	3510-000			
		Recording and Transfer Charges to Chicago Title Company	Recording fees (\$75.00)	2500-000			
		16/17 November tax- Lake County	16/17 November tax installment to Lake County Treasure (\$1,071.32)	2820-000			
		Deed Prep POA- Chicago title	Deep Prep for POA to Chicago Title Company (\$100.00)	2500-000			
		Home Warranty	Home Warranty Invoice to HMS Home Warranty (\$489.00)	2500-000			
		1/6 of proceeds to Shirley Kouba	1/6 of proceeds to Shirley Kouba (\$16,527.03)	8500-002			
		1/6 of proceeds to Ronald Gargas	1/6 of proceeds to Ronald Gargas (\$16,527.03)	8500-002			
	2		2978 Hawthorne Lane Dyer In 46311-0000 Lake	\$219,000.00 1110-000			

FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-38608  
Case Name: Leonard R Gargas

Trustee Name: Cindy M. Johnson, Trustee  
Bank Name: BOK Financial  
Account Number/CD#: XXXXXX0462  
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Exhibit B

Taxpayer ID No: XX-XXX8361  
For Period Ending: 10/23/2018

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
08/31/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$77.10	\$76,498.44
09/29/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$110.03	\$76,388.41
10/31/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$113.53	\$76,274.88
11/30/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$109.71	\$76,165.17
12/28/17	101	Carleen L Cignetto CARLEEN L CIGNETTO 2 DEARBORN SQUARE SUITE 2 KANKAKEE, IL 60901	Attorney fees	3210-000		\$2,000.00	\$74,165.17
12/28/17	102	Carleen L Cignetto CARLEEN L CIGNETTO 2 DEARBORN SQUARE SUITE 2 KANKAKEE, IL 60901	Attorney expenses	3220-000		\$220.27	\$73,944.90
12/29/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$113.20	\$73,831.70
01/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$110.48	\$73,721.22
02/15/18	103	International Sureties, LTD Suite 420 701 Poydras St New Orleans, LA 70139	2018 Blanket Bond	2300-000		\$26.77	\$73,694.45
02/26/18	104	Illinois Department of Revenue Bankruptcy Section P.O. Box 19053 Springfield, Illinois 62794-9035	Distribution	2820-000		\$362.00	\$73,332.45

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FORM 7  
 ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-38608  
Case Name: Leonard R Gargas

Trustee Name: Cindy M. Johnson, Trustee  
Bank Name: BOK Financial  
Account Number/CD#: XXXXXX0462  
Checking

Exhibit B

Taxpayer ID No: XX-XXX8361  
For Period Ending: 10/23/2018

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/28/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$98.95	\$73,233.50
03/30/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$108.98	\$73,124.52
04/30/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$105.17	\$73,019.35
05/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$108.52	\$72,910.83
06/29/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$104.87	\$72,805.96
07/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$108.21	\$72,697.75
08/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$108.05	\$72,589.70

COLUMN TOTALS	\$76,575.54	\$3,985.84
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$76,575.54	\$3,985.84
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$76,575.54	\$3,985.84

## Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET		ACCOUNT
	NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX0462 - Checking	\$76,575.54	\$3,985.84	\$72,589.70
	-----	-----	-----
	\$76,575.54	\$3,985.84	\$72,589.70
	-----		-----
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$142,424.46		
Total Net Deposits:	\$76,575.54		
Total Gross Receipts:	\$219,000.00		



## ANALYSIS OF CLAIMS REGISTER

Case Number: 16-38608

Date: October 23, 2018

Debtor Name: Leonard R Gargas

Claims Bar Date: 8/22/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
99 8500	1/6 of proceeds to Ronald Gargas	Administrative		\$0.00	\$16,527.03	\$16,527.03
99 8500	1/6 of proceeds to Shirley Kouba	Administrative		\$0.00	\$16,527.03	\$16,527.03
100 2100	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603 CMJtrustee@jnlegal.net	Administrative		\$0.00	\$12,547.30	\$12,547.30
100 2200	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603 CMJtrustee@jnlegal.net	Administrative		\$0.00	\$104.16	\$104.16
100 2500	Recording and Transfer Charges to Chicago Title Company	Administrative		\$0.00	\$75.00	\$75.00
100 2500	Chicago Title Company Charges	Administrative		\$0.00	\$1,172.00	\$1,172.00
100 2500	Seller Paid Closing Costs	Administrative		\$0.00	\$3,000.00	\$3,000.00
100 2500	Deed Prep POA- Chicago title	Administrative		\$0.00	\$100.00	\$100.00
100 2500	Home Warranty	Administrative		\$0.00	\$489.00	\$489.00

Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 16-38608

Date: October 23, 2018

Debtor Name: Leonard R Gargas

Claims Bar Date: 8/22/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2820	Illinois Department of Revenue Bankruptcy Section P.O. Box 19035 Springfield, Illinois 62794-9035	Administrative		\$0.00	\$0.00	\$362.00
100 2820	16/17 November tax- Lake County	Administrative		\$0.00	\$1,071.32	\$1,071.32
100 2820	County Property Taxes 2017	Administrative		\$0.00	\$1,282.62	\$1,282.62
100 3210	Carleen L Cignetto CARLEEN L CIGNETTO 2 DEARBORN SQUARE SUITE 2 KANKAKEE, IL 60901 cignettolaw@gmail.com	Administrative	order approving at doc. 48	\$0.00	\$2,000.00	\$2,000.00
100 3220	Carleen L Cignetto CARLEEN L CIGNETTO 2 DEARBORN SQUARE SUITE 2 KANKAKEE, IL 60901 cignettolaw@gmail.com	Administrative	order approving at doc. 48	\$0.00	\$257.23	\$220.27
100 3410	Alan D. Lasko & Associates, P.C. 205 West Randolph Street Suite 1150 Chicago, Illinois 60606 alasko@adlassoc.com	Administrative		\$0.00	\$3,098.50	\$3,098.50
100 3420	Alan D. Lasko & Associates, P.C. 205 West Randolph Street Suite 1150 Chicago, Illinois 60606 alasko@adlassoc.com	Administrative		\$0.00	\$28.74	\$28.74
100 3510	Berkshire Hathaway HomeServices Executive	Administrative		\$0.00	\$5,475.00	\$5,475.00
100 3510	Hallow Homes	Administrative		\$0.00	\$5,475.00	\$5,475.00

Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 16-38608

Date: October 23, 2018

Debtor Name: Leonard R Gargas

Claims Bar Date: 8/22/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
1 300 7100	Heartland Bank Trust Company C/O Collins Law Firm 1770 North Park S #200 Naperville, Il 60563	Unsecured		\$130,000.00	\$122,756.86	\$122,756.86
2 300 7100	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Unsecured		\$15,186.00	\$15,186.59	\$15,186.59
3 300 7100	Quantum3 Group Llc As Agent For Moma Funding Llc Po Box 788 Kirkland, Wa 98083-0788	Unsecured		\$219.00	\$219.00	\$219.00
4 300 7100	Ecast Settlement Corporation Po Box 29262 New York Ny 10087-9262	Unsecured		\$13,261.00	\$13,261.92	\$13,261.92
5 300 7100	Capital One, N.A. C O Becket And Lee Llp Po Box 3001 Malvern, Pa 19355-0701	Unsecured		\$1,001.00	\$1,001.28	\$1,001.28
6 300 7100	Cavalry Spv I, Llc 500 Summit Lake Drive, Ste 400 Valhalla, Ny 10595	Unsecured		\$3,935.00	\$3,935.38	\$3,935.38
7 300 7100	Ronald S Gargas 10224 Radcliffe Peak Avenue Las Vegas, Nv 89166	Unsecured		\$21,198.00	\$23,198.05	\$23,198.05
8 300 7100	Lee H Russell 10004 W 190Th Place Mokena, Il 60448	Unsecured		\$10,831.48	\$10,831.48	\$10,831.48
9 300 7100	Steve A Sadowsky P.O. Box 120 Lansing, Il 60438	Unsecured		\$35,577.65	\$38,465.63	\$38,465.63

Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 16-38608

Date: October 23, 2018

Debtor Name: Leonard R Gargas

Claims Bar Date: 8/22/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
10 300 7100	Portfolio Recovery Associates, Llc Successor To Citibank, N.A. (Sears Gold Mastercard) Pob 41067 Norfolk, Va 23541	Unsecured		\$3,481.88	\$3,481.88	\$3,481.88
400 4110	First Savings Bank of Hegewisch	Secured		\$0.00	\$91,230.46	\$91,230.46
Case Totals				\$234,691.01	\$392,798.46	\$393,123.50

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 16-38608

Case Name: Leonard R Gargas

Trustee Name: Cindy M. Johnson, Trustee

Balance on hand \$ 72,589.70

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
	First Savings Bank of Hegewisch	\$ 91,230.46	\$ 91,230.46	\$ 91,230.46	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 72,589.70

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Cindy M. Johnson	\$ 12,547.30	\$ 0.00	\$ 12,547.30
Trustee Expenses: Cindy M. Johnson	\$ 104.16	\$ 0.00	\$ 104.16
Attorney for Trustee Fees: Carleen L Cignetto	\$ 2,000.00	\$ 2,000.00	\$ 0.00
Attorney for Trustee Expenses: Carleen L Cignetto	\$ 220.27	\$ 220.27	\$ 0.00
Accountant for Trustee Fees: Alan D. Lasko & Associates, P.C.	\$ 3,098.50	\$ 0.00	\$ 3,098.50
Accountant for Trustee Expenses: Alan D. Lasko & Associates, P.C.	\$ 28.74	\$ 0.00	\$ 28.74
Other: County Property Taxes 2017	\$ 1,282.62	\$ 1,282.62	\$ 0.00
Other: Seller Paid Closing Costs	\$ 3,000.00	\$ 3,000.00	\$ 0.00
Other: Chicago Title Company Charges	\$ 1,172.00	\$ 1,172.00	\$ 0.00

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Other: Recording and Transfer Charges to Chicago Title Company	\$ 75.00	\$ 75.00	\$ 0.00
Other: 16/17 November tax- Lake County	\$ 1,071.32	\$ 1,071.32	\$ 0.00
Other: Deed Prep POA- Chicago title	\$ 100.00	\$ 100.00	\$ 0.00
Other: Home Warranty	\$ 489.00	\$ 489.00	\$ 0.00
Other: Berkshire Hathaway HomeServices Executive	\$ 5,475.00	\$ 5,475.00	\$ 0.00
Other: Hallow Homes	\$ 5,475.00	\$ 5,475.00	\$ 0.00
Other: Illinois Department of Revenue Bankruptcy Section	\$ 362.00	\$ 362.00	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 15,778.70

Remaining Balance \$ 56,811.00

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 232,338.07 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 24.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Heartland Bank Trust Company	\$ 122,756.86	\$ 0.00	\$ 30,016.35
2	Discover Bank	\$ 15,186.59	\$ 0.00	\$ 3,713.41
3	Quantum3 Group Llc As Agent For	\$ 219.00	\$ 0.00	\$ 53.55
4	Ecast Settlement Corporation	\$ 13,261.92	\$ 0.00	\$ 3,242.79
5	Capital One, N.A.	\$ 1,001.28	\$ 0.00	\$ 244.83
6	Cavalry Spv I, Llc	\$ 3,935.38	\$ 0.00	\$ 962.27
7	Ronald S Gargas	\$ 23,198.05	\$ 0.00	\$ 5,672.36
8	Lee H Russell	\$ 10,831.48	\$ 0.00	\$ 2,648.50
9	Steve A Sadowsky	\$ 38,465.63	\$ 0.00	\$ 9,405.57
10	Portfolio Recovery Associates, Llc	\$ 3,481.88	\$ 0.00	\$ 851.37

Total to be paid to timely general unsecured creditors \$ 56,811.00

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE